

<i>SERFF Tracking Number:</i>	<i>TCRE-127141325</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>TIAA-CREF Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48584</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>Non-Qualified Annuities - Month End</i>		
<i>Project Name/Number:</i>	<i>2011-03 Month End/</i>		

## Filing at a Glance

Company: TIAA-CREF Life Insurance Company

Product Name: Non-Qualified Annuities - Month SERFF Tr Num: TCRE-127141325 State: Arkansas

End

TOI: A10 Annuities - Other

SERFF Status: Closed-Approved-  
Closed

State Tr Num: 48584

Sub-TOI: A10.000 Annuities - Other

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Alexander Ciniewicz

Disposition Date: 04/29/2011

Date Submitted: 04/26/2011

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 2011-03 Month End

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 04/29/2011

State Status Changed: 04/29/2011

Created By: Alexander Ciniewicz

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Alexander Ciniewicz

Filing Description:

We are submitting the attached annuity endorsement forms for approval. These forms do not replace any previously submitted forms.

The endorsements will amend our individual variable and also non-variable annuity contracts. Endorsement form TCL-SPIA-ME-E1 will be attached to our Immediate Fixed-Period, One-Life and Two-Life Contracts. Endorsement form TCL-PAS-ME-E1 will be attached to our Personal Annuity Select Contracts and to our Lifetime Variable Select Contracts. Endorsement form TCL-IVA-ME-E1 will be attached to our Intelligent Variable Annuity, Investment Horizon Annuity and Lifetime Fixed V Annuity Contracts.

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The purpose is to make contract modifications necessary to accommodate the elimination of valuation dates and transactions occurring on dates that fall on other than a business day, when such dates fall on the last day of a calendar month. Currently, many of these contracts define the last calendar day of a month as being a valuation day for the variable annuity accounts.

The endorsements:

1) redefine, where applicable, the term Valuation Day so that it no longer includes valuation dates occurring on the last day of the month when it is not a business day; and

2) eliminate any provisions that may have provided for making transactions effective on such non-business dates.

We want to assure the Department that these changes do not negatively affect or reduce the rights of contractholders and are necessary because:

1) there are no reference markets or securities to determine fair value, as required by the SEC, on non-business days. As such this change is viewed as a regulatory necessity;

2) it will align our processes with universal industry practice which does not calculate unit values on such non-business days; and

3) it will simplify and standardize TIAA-CREF Life's overall administrative procedures.

Bracketed matter is illustrative and self-explanatory.

The forms will be pre-printed or laser emitted with identical language approved by the Department. We reserve the right to change the book-turn duplex printing, pagination, location of print lines and words, signature graphic, and the type of font (but not to a point size less than 10) of these forms without resubmitting for approval.

Please feel free to contact me if you have any questions. Thank you for your consideration of this submission.

## Company and Contact

### Filing Contact Information

Al Ciniewicz, Senior Contract Forms Specialist aciniewicz@tiaa-cref.org  
730 Third Avenue 800-842-2733 [Phone] 232611  
[Ext]  
(730/3/32) 212-916-5903 [FAX]

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New York, NY 10017

### Filing Company Information

TIAA-CREF Life Insurance Company	CoCode: 60142	State of Domicile: New York
730 Third Avenue	Group Code: 1216	Company Type: L&H
New York, NY 10017	Group Name: TIAA-CREF	State ID Number:
(212) 490-9000 ext. [Phone]	FEIN Number: 13-3917848	

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### Filing Fees

Fee Required?	Yes
Fee Amount:	\$150.00
Retaliatory?	No
Fee Explanation:	\$50 x 3 forms
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
TIAA-CREF Life Insurance Company	\$150.00	04/26/2011	46960027

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved-Closed	Linda Bird	04/29/2011	04/29/2011

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## Disposition

Disposition Date: 04/29/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Form</b>	Endorsement to TIAA-CREF Life		Yes
	Immediate Annuity Contract		
<b>Form</b>	Endorsement to TIAA-CREF Life Annuity		Yes
	Contract		
<b>Form</b>	Endorsement to TIAA-CREF Life Annuity		Yes
	Contract		

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## Form Schedule

### Lead Form Number: TCL-SPIA-ME-E1

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	TCL-SPIA-ME-E1	Policy/Cont Endorsement to ract/Fratern TIAA-CREF Life al Immediate Annuity Certificate: Contract Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52.500	TCL-SPIA-ME-E1.pdf
	TCL-PAS-ME-E1	Policy/Cont Endorsement to ract/Fratern TIAA-CREF Life al Annuity Contract Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.800	TCL-PAS-ME-E1.pdf
	TCL-IVA-ME-E1	Policy/Cont Endorsement to ract/Fratern TIAA-CREF Life al Annuity Contract Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52.500	TCL-IVA-ME-E1.pdf

**TIAA-CREF Life Insurance Company**  
**(TIAA-CREF Life)**  
730 Third Avenue, New York, N.Y. 10017-3206  
Telephone: [1-877-694-0305]

**Endorsement to Your TIAA-CREF Life Immediate Annuity Contract**

Effective Date: [Attached at issue / Specific Date]

This endorsement is part of your contract with TIAA-CREF Life. Please read this endorsement and attach it to your contract.

*The definition of **valuation day** is replaced with the following:*

A **valuation day** is any day that the New York Stock Exchange is open for trading. Valuation days end as of the close of all U.S. national exchanges where securities or other investments of the Separate Account are principally traded.

*Your contract is modified as follows:*

Any references to March 31 as the payment valuation date for the annual income change method is modified to refer to March 31, or if March 31 is not a business day the prior business day. In addition, the effective date for all switches between income change methods will occur on March 31, or if March 31 is not a business day the prior business day.

*Anthony Garcia*  
President



**TIAA-CREF Life Insurance Company**  
**(TIAA-CREF Life)**  
730 Third Avenue, New York, N.Y. 10017-3206  
Telephone: [1-877-694-0305]

**Endorsement to Your TIAA-CREF Life Annuity Contract**

Effective Date: [Attached at issue / Specific Date]

This endorsement is part of your contract with TIAA-CREF Life. Please read this endorsement and attach it to your contract.

*The definition of **valuation day** is replaced with the following:*

A **valuation day** is any day that the New York Stock Exchange is open for trading. Valuation days end as of the close of all U.S. national exchanges where securities or other investments of the Separate Account are principally traded.

*Your contract is modified as follows:*

Any references to March 31 as the payment valuation date for the annual income change method is modified to refer to March 31, or if March 31 is not a business day the prior business day. In addition, the effective date for all switches between income change methods will occur on March 31, or if March 31 is not a business day the prior business day.

*Your contract is further modified as follows:*

Notwithstanding any other provision in your contract, no transaction available to you may be made effective on a day that is not a business day, except as follows: when a business day is the last day of a calendar month, annuity income payments and annuity death benefit payment methods may begin on the next day even when it is a non-business day. If the first day of a month does not follow a business day, your annuity starting date may be scheduled to occur on the second business day of such month. Any previously scheduled annuity starting date not consistent with these requirements will have to be changed before annuity payments can commence.

*Anthony Garcia*  
President

**TIAA-CREF Life Insurance Company**  
**(TIAA-CREF Life)**  
730 Third Avenue, New York, N.Y. 10017-3206  
Telephone: [1-877-694-0305]

**Endorsement to Your TIAA-CREF Life Annuity Contract**

Effective Date: [Attached at issue / Specific Date]

This endorsement is part of your contract with TIAA-CREF Life. Please read this endorsement and attach it to your contract.

*Your contract is modified as follows:*

Notwithstanding any other provision in your contract, no transaction available to you may be made effective on a day that is not a business day, except as follows: when a business day is the last day of a calendar month, annuity income payments may begin on the next day even when it is a non-business day. If the first day of a month does not follow a business day, your annuity starting date may be scheduled to occur on the second business day of such month. Any previously scheduled annuity starting date not consistent with these requirements will have to be changed before annuity payments can commence.

*Anthony Garcia*  
President

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## Supporting Document Schedules

	Item Status:	Status
		Date:
<b>Satisfied - Item:</b>	Flesch Certification	
<b>Comments:</b>		
<b>Attachment:</b>		
AR - Compliance Certification.pdf		

STATE OF ARKANSAS

CERTIFICATIONS

You have our assurance that we are in compliance with the applicable sections of Ark. Code Ann. 23-79-138.

You also have our assurance that we provide the Life and Health Guaranty Association notice to each contract holder in compliance with the requirements of Regulation 49.

I hereby certify that I have reviewed the forms listed below; and that, to the best of my knowledge, information, and belief the forms listed below meet the provisions of the Arkansas Insurance Regulation 19 and all applicable requirements of the Arkansas State Insurance Department.

I hereby certify that the attached forms achieve a readability score of over 50 and meet all the Flesch reading ease requirements of Ark. Code Ann. 23-80-206.

Forms:

TCL-SPIA-ME-E1

TCL-PAS-ME-E1

TCL-IVA-ME-E1



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Jeffery S. Goldin, FSA, MAAA  
Actuary  
April 26, 2011